



**Testimony of Ellen Small Billard, MSW**  
**CABHN Network Coordinator, Legal Assistance Resource Center of Connecticut**

**Public Health Committee**

**March 21, 2012**

Good afternoon Senator Gerratana, Representative Ritter, and members of the Public Health Committee. Thank you for the opportunity to testify today.

My name is Ellen Small Billard, and I am Coordinator of the CABHN Network, the *Connecticut Alliance for Basic Human Needs*. CABHN is a statewide advocacy and outreach network committed to helping CT families meet their basic needs, achieve self-sufficiency, and attain economic security.

**I am here today to testify in support of S.B. 425 An Act Concerning a Basic Health Program.**

Many members of the CABHN Network understand first-hand the challenges facing lower-income families in Connecticut. Many are experiencing poverty themselves, while others hover just above the official Federal Poverty Level (fpl), but, nonetheless, struggle daily to meet their family's basic needs.

**It is this population, those who live just above the FPL and who are not covered under Medicaid, who will benefit most from a State Basic Health Program.** If Connecticut's Basic Health Program is designed to mirror Medicaid, adults whose household incomes fall between 133 – 200% fpl will have the opportunity to receive a comprehensive benefits package, including dental and behavioral health coverage, at a reasonable rate – a package they would not be able to afford in the Exchange.

By utilizing the option for a state Basic Health Program allowed under the federal Affordable Care Act, **Connecticut could increase access to affordable and quality healthcare for at least 75,000 adults** who are not eligible for Medicare or Medicaid and do not have access to affordable employer-sponsored coverage.

This option would not only increase affordable coverage for parents, but also it would increase continuity in family care as adults with children enrolled in HUSKY will be in the same network as their children. Cost-sharing for participants in the Basic Health Program would also be lower than in the Exchange. Costs to participants in the Exchange will be unaffordable for lower-income families, despite subsidies offered by the federal government. Without a Basic Health Program, these individuals would likely remain uninsured.

**A State Basic Health Program is not just a good idea for consumers, it's a smart idea for Connecticut.** This program would be funded by the federal government with money that would otherwise be used to provide subsidies to these same low-income participants in the Exchange.

In addition, the state could save approximately \$48 million in state Medicaid costs by covering the 15,000 – 20,000 HUSKY parents with incomes between 133% and 185% fpl under the Basic Health Program. These participants would continue to receive Medicaid-like coverage. This would involve no loss of benefits or increased cost-sharing to these participants.

**I urge this Committee to pass S.B. 425 and vote to increase access to affordable, quality healthcare for thousands of low-income adults in Connecticut.**

Thank you for your time and attention to this important bill.